

The notices are available for immediate inspection at the Federal Reserve Bank indicated. The notices also will be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing to the Reserve Bank indicated for that notice or to the offices of the Board of Governors. Comments must be received not later than April 2, 1998.

**A. Federal Reserve Bank of Minneapolis** (Karen L. Grandstrand, Vice President) 90 Hennepin Avenue, P.O. Box 291, Minneapolis, Minnesota 55480-0291:

1. *Lee R. Anderson, Jr. Trust dated November 23, 1992, and Lee R. Anderson, Jr., Revocable Trust dated April 24, 1997*, both of Golden Valley, Minnesota, to each acquire voting shares of, and Lee R. Anderson Jr., Golden Valley, Minnesota, to retain voting shares of, Anderton Financial Group, Inc., Golden Valley, Minnesota, and thereby indirectly acquire Northern National Bank, Nisswa, Minnesota.

**B. Federal Reserve Bank of Kansas City** (D. Michael Manies, Assistant Vice President) 925 Grand Avenue, Kansas City, Missouri 64198-0001:

1. *Drue A. Washburn, Alva, Oklahoma*; to acquire voting shares of Community Bancshares of Alva, Inc., Alva, Oklahoma, and thereby indirectly acquire voting shares of Community National Bank, Alva, Oklahoma.

Board of Governors of the Federal Reserve System, March 13, 1998.

**Jennifer J. Johnson,**

*Deputy Secretary of the Board.*

[FR Doc. 98-7074 Filed 3-18-98; 8:45 am]

BILLING CODE 6210-01-F

## FEDERAL RESERVE SYSTEM

### Formations of, Acquisitions by, and Mergers of Bank Holding Companies

The companies listed in this notice have applied to the Board for approval, pursuant to the Bank Holding Company Act of 1956 (12 U.S.C. 1841 *et seq.*) (BHC Act), Regulation Y (12 CFR Part 225), and all other applicable statutes and regulations to become a bank holding company and/or to acquire the assets or the ownership of, control of, or the power to vote shares of a bank or bank holding company and all of the banks and nonbanking companies owned by the bank holding company, including the companies listed below.

The applications listed below, as well as other related filings required by the Board, are available for immediate inspection at the Federal Reserve Bank indicated. The application also will be

available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the standards enumerated in the BHC Act (12 U.S.C. 1842(c)). If the proposal also involves the acquisition of a nonbanking company, the review also includes whether the acquisition of the nonbanking company complies with the standards in section 4 of the BHC Act. Unless otherwise noted, nonbanking activities will be conducted throughout the United States.

Unless otherwise noted, comments regarding each of these applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than April 13, 1998.

**A. Federal Reserve Bank of Cleveland** (Paul Kaboth, Banking Supervisor) 1455 East Sixth Street, Cleveland, Ohio 44101-2566:

1. *Cincinnati Financial Corporation*, Cincinnati, Ohio; to acquire shares of FirstMerit Corporation, Akron, Ohio, and thereby indirectly acquire Citizens National Bank, Canton, Ohio; FirstMerit Bank, N.A., Akron, Ohio; Peoples Bank, N.A., Ashtabula, Ohio; and Peoples National Bank, Wooster, Ohio. FirstMerit received the Board's approval to acquire CoBancorp, Elyria, Ohio, and its subsidiaries Premier Bank & Trust, Elyria, Ohio and Jefferson Savings Bank, West Jefferson, Ohio.

2. *Heritage Capital Corporation*, Ashland, Kentucky; to become a bank holding company by acquiring 100 percent of the voting shares of Heritage Bank of Ashland, Inc., Ashland, Kentucky, a *de novo* institution.

**B. Federal Reserve Bank of Chicago** (Philip Jackson, Applications Officer) 230 South LaSalle Street, Chicago, Illinois 60690-1413:

1. *Halbur Bancshares, Inc.*, Halbur, Iowa; to acquire at least 97.2 percent of the voting shares of Westside Banco, Inc., Westside, Iowa, and thereby indirectly acquire Westside State Savings Bank, Westside, Iowa.

**C. Federal Reserve Bank of Kansas City** (D. Michael Manies, Assistant Vice President) 925 Grand Avenue, Kansas City, Missouri 64198-0001:

1. *First York Ban Corp.*, York, Nebraska; to acquire 60 percent of the voting shares of NebraskaLand National Bank, North Platte, Nebraska, a *de novo* institution.

Board of Governors of the Federal Reserve System, March 13, 1998.

**Jennifer J. Johnson,**

*Deputy Secretary of the Board.*

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## FEDERAL RESERVE SYSTEM

### Notice of Proposals To Engage in Permissible Nonbanking Activities or To Acquire Companies That are Engaged in Permissible Nonbanking Activities

The companies listed in this notice have given notice under section 4 of the Bank Holding Company Act (12 U.S.C. 1843) (BHC Act) and Regulation Y, (12 CFR Part 225) to engage *de novo*, or to acquire or control voting securities or assets of a company, including the companies listed below, that engages either directly or through a subsidiary or other company, in a nonbanking activity that is listed in § 225.28 of Regulation Y (12 CFR 225.28) or that the Board has determined by Order to be closely related to banking and permissible for bank holding companies. Unless otherwise noted, these activities will be conducted throughout the United States.

Each notice is available for inspection at the Federal Reserve Bank indicated. The notice also will be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the question whether the proposal complies with the standards of section 4 of the BHC Act.

Unless otherwise noted, comments regarding the applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than April 2, 1998.

**A. Federal Reserve Bank of San Francisco** (Maria Villanueva, Manager of Analytical Support, Consumer Regulation Group) 101 Market Street, San Francisco, California 94105-1579:

1. *Neighborhood Bancorp*, San Diego California; to engage *de novo* through its subsidiary, Neighborhood Housing Development Corporation, San Diego California, in community development activities, pursuant to § 225.28(12) of the Board's Regulation Y.

Board of Governors of the Federal Reserve System, March 13, 1998.

**Jennifer J. Johnson,**

*Deputy Secretary of the Board.*

[FR Doc. 98-7076 Filed 3-18-98; 8:45 am]

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## FEDERAL TRADE COMMISSION

[File No. 981-0011]

### Federal-Mogul Corporation, et al.; Analysis to Aid Public Comment

AGENCY: Federal Trade Commission.

ACTION: Proposed Consent Agreement.